

## Real Property Tax Forfeiture and Foreclosure Timelines

| <b>Year Delinquent</b> | <b>Date Following Tax Delinquency</b> | <b>Statute MCL 211.xx</b> | <b>Action</b>   |
|------------------------|---------------------------------------|---------------------------|---|
| <i>Year 1</i>          | March 1                               | 78a(2)                    | Taxes levied in the immediately preceding year that remain unpaid shall be returned to county treasurer as delinquent for collection.   |
|                        | March 1                               | 78a(3)                    | Administration <b>fee</b> of 4% and <b>interest</b> computed at a non-compounded rate of 1% per month or fraction of a month added to delinquent parcel.  |
|                        | June 1                                | 78b                       | Deadline for county treasurer to send first notice by <b>first-class mail</b> to taxpayer or owner.   |
|                        | September 1                           | 78c                       | Deadline for county treasurer to send second notice by <b>first-class mail</b> to taxpayer or owner.  |
|                        | October 1                             | 78d                       | County treasurer shall add a <b>\$15.00 fee</b> .   |
|                        | November 1                            | 78e                       | County treasurer shall prepare a list of all property subject to forfeiture for delinquent taxes.   |
| <i>Year 2</i>          | February 1                            | 78f                       | County treasurer shall send a notice by <b>certified mail</b> to taxpayer and, if different, the owner AND by <b>first-class mail</b> to occupant.  |
|                        | February 1                            | 78f(3)                    | County treasurer may insert 1 or more additional notices in a newspaper.  |
|                        | March 1                               | 78g(1)                    | <b>Property that is delinquent is forfeited to the county treasurer.</b>  |
|                        | March 1                               | 78g(1)                    | The county treasurer shall add a <b>\$175.00</b> fee to the parcel.   |
|                        | March 1                               | 78g(3)(b)                 | Redemption requires additional <b>interest</b> computed at a non-compounded rate of 1/2% per month from March 1st forfeiture.   |
|                        | March 1                               | 78g(3)(c)                 | Redemption requires addition of all recording <b>fees</b> and all <b>fees</b> for service of process or notice from March 1st forfeiture.   |
|                        | April 15                              | 78g(2)                    | Deadline for the county treasurer to record a certificate of forfeiture.  |
|                        | May 1                                 | 78i(2)                    | Foreclosing Governmental Unit (FGU) shall initiate sending <b>certified mail</b> notice of show cause hearing (scheduled not less than 7 days prior to foreclosure hearing), no less than 30 days before the show cause hearing, to owners of interest. |
|                        | May 1                                 | 78i(1) and (3)            | FGU shall initiate title search and personal visit to forfeited property.   |
|                        | May 1                                 | 78i(5)                    | FGU shall initiate notice by publication when unable to ascertain the address of owners of interest.  |
|                        | June 15                               | 78h(1) and (5)            | Deadline for FGU to file petition for foreclosure with listing of forfeited property with the clerk of the circuit court.   |
| <i>Year 3</i>          | January – February                    | 78k(1)                    | Not later than the date of the hearing, the foreclosing governmental unit shall file proof of service of show cause and foreclosure hearings and proof of personal visit to property.   |
|                        | March 30                              | 78k(5)                    | Deadline for circuit court to enter judgment on a petition for foreclosure for uncontested cases or 10 days after hearing for contested cases.  |
|                        | March 31                              | 78k(6)                    | Title vests solely in the FGU, liens other than future installments of special assessments and those filed by governmental agencies for environmental issues are extinguished.  |
|                        | March 31                              | 78k(7)                    | Redemption rights expire, OR, in contested cases, 21 days after foreclosure judgment entry.   |
|                        | After March 31                        | 78k(8)                    | FGU must record individual Notices of Certificate of Foreclosure for each foreclosed parcel.  |
|                        | July (first Tuesday)                  | 78m(1)                    | Deadline for governmental agency right of refusal purchase.   |

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| <b><i>Year 3<br/>continued</i></b> | July<br>(third Tuesday)                   | 78m(2)                        | First opportunity to offer property at auction. Two auctions (minimum bid/no minimum bid) must be conducted at least 28 days apart, with newspaper publication at least 30 days prior.                                       |
|                                    | July – November                           | 78m(3)                        | Second governmental right of refusal purchase opportunity between the 2 public foreclosure auctions.   |
|                                    | November<br>(first Tuesday)               | 78m(2)                        | Deadline for completion of all auctions.   |
|                                    | December 1                                | 78m(6)                        | Deadline for FGU to transfer list of unsold parcels to the clerk of the city, township or village.   |
|                                    | December 30                               | 78m(6)                        | Deadline for city, township or village to reject property transfer and date title transfers to the local unit or, in the case of objection, to the land bank fast track authority.   |
|                                    | December 31                               | 78m(12)                       | All taxes due are canceled for parcels purchased by the state or transferred to the local unit or Fast Track Land Bank Authority after not selling at auction.   |
|                                    | December 31                               | 78m(13)                       | All liens for costs of demolition, safety repairs, debris removal, or sewer or water charges due on the property as of the December 31 immediately succeeding the sale, transfer, or retention of the property are canceled. |